

REMARKS

Applicants wish to thank the Examiners for the courtesies shown applicants and applicants' attorney during the recent interview. Applicants appreciate the Examiners' patience and diligent work during the negotiations that led to better mutual understanding of the respective positions concerning the claim numbered 63 in this response during the discussions.

Applicants wish to point out that this Amendment is being submitted later than expected because of a change of position of Applicants' patent attorney, the need to make a new patent attorney of record in this case, and the logistics involved in communications between the previous patent attorney of record, the present patent attorney of record, and the Applicants.

Reconsideration of the above-mentioned application is respectfully requested in view of the new claims, the amendments and the following remarks.

Claims 1-62 have been canceled. New claims 63-84 have been added. Claims 63 and 82 are independent claims. New dependent claims 65-81 generally correspond (with revisions in certain terms) to cancelled dependent claims 3-12, 25-27, 48, and 52-54. New dependent claims 83 and 84 generally correspond to cancelled dependent claims 58 and 62.

New independent claim 63 is similar, but not identical, to the proposed claim discussed during the interview with the Examiners. Following the interview, Applicants removed certain verbiage that appeared to be redundant, and made some grammatical changes. New claim 63 as presented is believed to be allowable for the reasons discussed

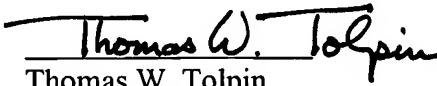
during the interview. It specifically includes limitations in the body of the claim to a computer having a program.

New independent claim 82 generally corresponds to the amendments discussed during the interview with respect to claim 57. This claim has been limited to a method for providing discretionary asset allocation is for investors participating in an employer-sponsored benefit plan, and requires the step of identifying funding needs for the investors based on investor data. The citation to a specific federal statute has been replaced with functional language requiring that the computer program apply a methodology overseen by a financial expert who is independent of any other party who may earn variable fees or profits based on the allocation of investments. As discussed in the interview, both claims 63 and 82 includes limitations directed to computer programs.

Since Applicants believe they have complied with the agreement reached, Applicants respectfully submit that the claims as presently presented in the application are in condition for allowance and an action acknowledging same is respectfully requested.

If after reviewing this response, should the Examiner have questions or require additional information, the Examiner is cordially invited to call the undersigned attorney so this case may receive an early notice of allowance. Such action is earnestly solicited.

Respectfully submitted,


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